

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 9 Lien Avoidance  
9

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-27777 (ABA)  
Francis M. Urban Judge: Andrew B. Altenburg  
Francine Urban

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: December 19, 2019  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ JDW

Initial Debtor: /s/ FMU

Initial Co-Debtor: /s/ FU

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 510.00 per month to the Chapter 13 Trustee, starting on January 1, 2020 for approximately 56 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\$1,620.00 PTD

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,750.00
DOMESTIC SUPPORT OBLIGATION	PRIORITY	N/A <span style="float: right;">+</span>
INTERNAL REVENUE SERVICE (2018 Income Taxes)	PRIORITY	\$406.36
STATE OF NJ DIV. TAXATION (2017 & 2018 Income Taxes)	PRIORITY	\$301.00
EGG HARBOR TOWNSHIP MUA	PRIORITY	\$173.47

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America	Real Property	\$23,094.16	0.00%	\$23,094.16	\$1,179.00
Ally Financial	2013 VW Passat	\$976.91	0.00%	\$976.91	\$410.41
Santander d/b/a Chrysler Capital	2012 VW Jetta	\$688.65	0.00%	\$688.65	\$241.19

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
1. Trocki Plastic Surgery DC-007122-98	Real Property	Judgment	\$654.02	\$80,000.00	\$1.00	\$188,015.67	\$654.02
2. Platinum Financial DC-007392-03	Real Property	Judgment	\$4,907.97	\$80,000.00	\$1.00	\$183,761.72	\$4,907.97
3. Laridian Consulting DC-006692-04	Real Property	Judgment	\$6,789.21	\$80,000.00	\$1.00	\$181,880.48	\$6,789.21
4. New Century Financial DJ-309259-05	Real Property	Judgment	\$7,604.74	\$80,000.00	\$1.00	\$181,064.95	\$7,604.74
5. New Century Financial DC-006307-05	Real Property	Judgment	\$5,009.39	\$80,000.00	\$1.00	\$183,660.30	\$5,009.39
6. 1st Natl Acceptance SC-2392-05	Real Property	Judgment	\$1,415.61	\$80,000.00	\$1.00	\$187,254.08	\$1,415.61
7. NCO Financial DC-002893-06	Real Property	Judgment	\$3,391.88	\$80,000.00	\$1.00	\$185,277.81	\$3,391.88
8. Shore Medical Center DC-006961-13	Real Property	Judgment	\$8,980.94	\$80,000.00	\$1.00	\$179,688.75	\$8,980.94
9. Collections And Reco DC-000880-15	Real Property	Judgment	\$884.37	\$80,000.00	\$1.00	\$187,785.32	\$884.37

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative/Priority
- 3) Secured
- 4) Unsecured

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Arrears owed to priority and secured creditors to be updated or added;  
Update check box for Motions to Avoid Judgment Liens

Explain below **how** the plan is being modified:

Part 1(a), (e); Part 3(a); part 4(a), (f)

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 19, 2019

/s/ Francis M. Urban  
Debtor

Date: December 19, 2019

/s/ Francine Urban  
Joint Debtor

Date: December 19, 2019

/s/ Jeanie D. Wiesner  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 14

United States Bankruptcy Court  
District of New JerseyIn re:  
Francis M. Urban  
Francine Urban  
DebtorsCase No. 19-27777-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 4  
Total Noticed: 118

Date Rcvd: Jan 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2020.

db/jdb Francis M. Urban, Francine Urban, 184 Blackman Rd, Egg Harbor Township, NJ 08234-7530  
 518464772 Acutis Diagnostics, 728 Larkfield Rd, East Northport, NY 11731-6108  
 518464775 All About Eyes, 3007 Ocean Heights Ave # 5, Egg Harbor Township, NJ 08234-7749  
 518464778 +Anthony G. , Jr. Campo MD, 223 Shore Rd, Somers Point, NJ 08244-2648  
 518464779 Apex Asset Management, 1891 Santa Barbara Dr Ste 204, Lancaster, PA 17601-4106  
 518464780 Arrow Financial Services, 5996 W. Touhy Ave., Niles, IL 60714-4610  
 518464781 +Atlantic Radiologists, POB 1262, Indianapolis, IN 46206-1262  
 518464782 +Atlantic Smiles LLC, 3069 English Creek Ave. Ste. 304, Egg Harbor Twp., NJ 08234-9708  
 518476955 +BANK OF AMERICA, N.A., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518464783 Bank Of America Home Loans, PO Box 660694, Dallas, TX 75266-0694  
 518552816 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
 518503671 +CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275  
 518488827 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  
 518542265 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518464790 Chrysler Capital, PO Box 621212, Fort Worth, TX 76101  
 518464792 Collection and recoveries, PO Box 35, Northfield, NJ 08225-0035  
 518464793 Collections & Recoveries, 201 Tilton Rd Ste 8, Northfield, NJ 08225-1247  
 518464801 Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300  
 518464806 +ELab Solutions, 5009 Roswell Rd, Sandy Springs, GA 30342-2205  
 518464804 +Egg Harbor Township MUA, 3515 Bargaintown Road, Egg Harbor Township, NJ 08234-8321  
 518464805 +Eichenbaum & Stylianou, POB 914, Paramus, NJ 07653-0914  
 518464808 +Express Claims, Inc., 2360 Lakewood Rd Ste 3, Toms River, NJ 08755-1933  
 518464809 ExxonMobil / Citibank, POB 6497, Sioux Falls, SD 57117-6497  
 518464810 Faia & Frick Law Office, 1406 S Main St, Pleasantville, NJ 08232-3513  
 518464811 +Fein Such Kahn & Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4673  
 518464812 +First National Acceptance, Attn: Hayt Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500  
 518464813 +Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609  
 518464814 Florida Department of Transportation, PO Box 71237, Charlotte, NC 28272-1237  
 518464815 Foot & Ankle Center, 438 Ganttown Rd Ste B4, Sewell, NJ 08080-1887  
 518464819 Grace Family Dentistry, 3502 Bargaintown Rd, Egg Harbor Township, NJ 08234-8320  
 518464822 HSBC Bank Nevada, POB 5253, Carol Stream, IL 60197-5253  
 518464820 Hayt Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500  
 518464821 Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456  
 518464825 Island National Group LLC, 6851 Jericho Tpke Ste 180, Syosset, NY 11791-4421  
 518464828 KML Law Group PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 518464827 Kinum Inc., 2133 Upton Dr Ste 126, Virginia Beach, VA 23454-1194  
 518464830 Laridian Consulting, Inc., 577 Hamburg Tpke, Wayne, NJ 07470-2042  
 518464833 +MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 518464831 Mainland Dental, 50 W Black Horse Pike, Pleasantville, NJ 08232-2645  
 518464834 Mullooly Jeffrey et al, PO Box 9036, Syosset, NY 11791-9036  
 518587170 +Music and Arts, 5295 Westview Drive, Suite 300, Frederick, MD 21703-8519  
 518464836 +NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND TN 37320-8005  
 (address filed with court: Nationwide Recovery Service, 545 Inman St W, Cleveland, TN 37311-1768)  
 518464840 NCO Portfolio Management, Att: Nudelman Nudelman & Ziering, 425 Eagle Rock Ave, Roseland, NJ 07068-1717  
 518464844 +NJ EZ Pass, POB 52005, Newark, NJ 07101-8205  
 518464845 +NJ EZ Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518464841 New Century Financial, Attn: Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 518464846 Nudelman Nudelman & Ziering, 425 Eagle Rock Ave, Roseland, NJ 07068-1717  
 518464847 Oak Tree Pediatric, 1601 Tilton Rd Ste 1, Northfield, NJ 08225-1858  
 518464848 Platinum Financial Services, 7910 Woodmont Ave Ste 1350, Bethesda, MD 20814-7069  
 518464850 Pressler Felt & Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020  
 518464851 Pressler Felt Warshaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020  
 518464852 Pukenas DMD, 3069 English Creek Ave, Egg Harbor Township, NJ 08234-9708  
 518464854 RJM Acquisitions LLC, 575 Underhill Blvd Ste 224, Syosset, NY 11791-3416  
 518464853 Rickart Collection Systems, Inc., PO Box 7242, North Brunswick, NJ 08902-7242  
 518464858 SMH Professional Services, PO Box 48094, Newark, NJ 07101-4893  
 518464843 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: NJ Division Of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 518464855 Sears / CBNA, PO Box 6217, Sioux Falls, SD 57117-6217  
 518464856 Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972  
 518464857 Short Orthodontics, 216 New Rd, Linwood, NJ 08221-1214  
 518464859 Stockton University, 101 Vera King Farris Dr, Galloway, NJ 08205-9441  
 518464865 TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470  
 518464866 +Trocki Plastic Surgery Center, 631 Tilton Rd, Northfield, NJ 08225-1255  
 518464867 Trover Solutions, PO Box 36380, Louisville, KY 40233-6380  
 518464870 +Wachovia Bank, POB 10335, Des Moines, IA 50306-0335  
 518464871 Walt Disney World Co, Attn: BCA Financial Services, 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437  
 518464872 Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 118

Date Rcvd: Jan 23, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2020 23:56:43	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2020 23:56:39	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518464773	E-mail/Text: EBNProcessing@afni.com Jan 23 2020 23:56:48	Afni, PO Box 3427, Bloomington, IL 61702-3427
518464777	E-mail/Text: ally@ebn.phinsolutions.com Jan 23 2020 23:55:39	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
518568797	E-mail/Text: ally@ebn.phinsolutions.com Jan 23 2020 23:55:39	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518584494	E-mail/PDF: resurgentbknofications@resurgent.com Jan 24 2020 00:03:55	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518579692	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 24 2020 00:03:48	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518464796	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 23:56:17	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
518464784	E-mail/Text: clientrep@capitalcollects.com Jan 23 2020 23:57:31	Capital Collection Services, PO Box 150, West Berlin, NJ 08091-0150
518464785	+E-mail/Text: cms-bk@cms-collect.com Jan 23 2020 23:56:10	Capital Management Services, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
518464786	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 24 2020 00:02:43	Capital One Bank (USA) NA, PO Box 71083, Charlotte, NC 28272-1083
518488834	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 24 2020 00:04:06	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518464787	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 24 2020 00:02:43	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
518464788	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 24 2020 00:03:40	Capital One FSB, PO Box 70885, Charlotte, NC 28272-0885
518464789	+E-mail/Text: bankruptcy@capvs.com Jan 23 2020 23:57:01	Cavalry Portfolio Services, 500 Summit Lake Dr., Valhalla, NY 10595-2322
518479335	+E-mail/Text: bankruptcy@capvs.com Jan 23 2020 23:57:01	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518464791	E-mail/Text: bankruptcy@philapark.org Jan 23 2020 23:57:22	City of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818
518464794	+E-mail/Text: documentfiling@lciinc.com Jan 23 2020 23:55:34	Comcast, 1846 N. West Blvd., Vineland, NJ 08360-2000
518464795	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 23:56:17	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
518464797	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 23:56:17	Comenity Bank/Pier 1, PO Box 182789, Columbus, OH 43218-2789
518464798	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 23:56:18	Comenity Bank/VCTRSSEC, PO Box 182789, Columbus, OH 43218-2789
518464799	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 23:56:18	ComenityCapitalBank/Bosc, PO Box 182120, Columbus, OH 43218-2120
518464800	+E-mail/Text: convergent@ebn.phinsolutions.com Jan 23 2020 23:57:10	Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927
518464802	E-mail/Text: G06041@att.com Jan 23 2020 23:57:08	DirectTV, POB 11732, Newark, NJ 07101-4732
518535911	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 24 2020 00:05:03	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518464803	+E-mail/Text: bankruptcynotices@dcicollect.com Jan 23 2020 23:57:14	Diversified Consultants, Inc., POB 551268, Jacksonville, FL 32255-1268
518464807	+E-mail/Text: convergent@ebn.phinsolutions.com Jan 23 2020 23:57:10	ER Solutions, 800 SW 39th St, Renton, WA 98057-4927
518464823	E-mail/Text: bankruptcy@icrsolutions.net Jan 23 2020 23:55:40	Immediate Credit Recovery, PO Box 1900, Wappingers Falls, NY 12590-8900
518464824	E-mail/Text: cio.bncmail@irs.gov Jan 23 2020 23:55:57	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518464826	E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 23 2020 23:56:54	Jefferson Capital Systems, 16 McLeland Rd, Saint Cloud, MN 56303-2198
518557943	E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 23 2020 23:56:54	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518464829	E-mail/Text: bncnotices@becket-lee.com Jan 23 2020 23:55:46	KOHL'S Department Store, PO Box 3115, Milwaukee, WI 53201-3115
518464832	E-mail/Text: bankruptcydpt@mcmcg.com Jan 23 2020 23:56:38	MRC Receivables for Circuit City, 5775 Roscoe Ct, San Diego, CA 92123-1356
518464835	+E-mail/Text: cd@musicarts.com Jan 23 2020 23:57:11	Music & Arts Centers, 4626 Wedgewood Blvd, Frederick, MD 21703-7159
518464837	+E-mail/Text: egssupportservices@alorica.com Jan 23 2020 23:56:49	NCO Financial Services, 507 Prudential Road, Horsham, PA 19044-2308
518464838	+E-mail/Text: egssupportservices@alorica.com Jan 23 2020 23:56:49	NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 3 of 4  
Total Noticed: 118

Date Rcvd: Jan 23, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518464839 E-mail/Text: egssupportservices@alorica.com Jan 23 2020 23:56:50 NCO Portfolio Management, 507 Prudential Rd, Horsham, PA 19044-2308  
518464842 E-mail/PDF: bankruptcy@ncfsi.com Jan 24 2020 00:03:49 New Century Financial Services, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038  
518464849 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 24 2020 00:04:46 Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962  
518495102 +E-mail/Text: bankruptcy@philapark.org Jan 23 2020 23:57:22 Philadelphia Parking Authority, 701 Market St., Suite 5400, Philadelphia, PA 19106-2895  
518574933 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 23:56:30 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
518574939 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 23:56:31 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  
518556740 E-mail/Text: helen.ledford@nrsagency.com Jan 23 2020 23:57:31 SHORE MEDICAL CENTER, C/O NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND, TN 37320-8005  
518464860 E-mail/PDF: gecsed@recoverycorp.com Jan 24 2020 00:03:27 SYNCB/American Eagle PLCC, PO Box 965005, Orlando, FL 32896-5005  
518464861 E-mail/PDF: gecsed@recoverycorp.com Jan 24 2020 00:03:28 SYNCB/Home Design, PO Box 960061, Orlando, FL 32896-0061  
518464862 E-mail/PDF: gecsed@recoverycorp.com Jan 24 2020 00:04:25 SYNCB/JC Penney, POB 965007, Orlando, FL 32896-5007  
518464863 +E-mail/PDF: gecsed@recoverycorp.com Jan 24 2020 00:03:30 SYNCB/TJX Co PLCC, PO Box 965015, Orlando, FL 32896-5015  
518466335 +E-mail/PDF: gecsed@recoverycorp.com Jan 24 2020 00:04:26 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518464864 E-mail/PDF: gecsed@recoverycorp.com Jan 24 2020 00:04:27 Synchrony Networks, PO Box 965036, Orlando, FL 32896-5036  
518464868 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 23 2020 23:55:29 Verizon, PO Box 650584, Dallas, TX 75265-0584  
518572229 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 24 2020 00:05:03 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518464869 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 23 2020 23:55:29 Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 52

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518464774\* AFNI, Inc., POB 3427, Bloomington, IL 61702-3427  
518609569\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
518464776 ##Alliance One Receivable, POB 2449, Gig Harbor, WA 98335-4449  
518464816 ##Gary Dinenberg, PO Box 875, Pleasantville, NJ 08232-0875  
518464817 ##Gary Dinenberg, Esq., PO Box 875, Pleasantville, NJ 08232-0875  
518464818 ##Gibson & Sharps, 9420 Bunsen Pkwy Ste 250, Louisville, KY 40220-4205

TOTALS: 0, \* 2, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 118

Date Rcvd: Jan 23, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com),  
[summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)  
Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com), [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)  
Jeanie D. Wiesner on behalf of Debtor Francis M. Urban [jwiesner@subranni.com](mailto:jwiesner@subranni.com),  
[dhoff@subranni.com](mailto:dhoff@subranni.com); [cwild@subranni.com](mailto:cwild@subranni.com); [tom@subranni.com](mailto:tom@subranni.com)  
Jeanie D. Wiesner on behalf of Joint Debtor Francine Urban [jwiesner@subranni.com](mailto:jwiesner@subranni.com),  
[dhoff@subranni.com](mailto:dhoff@subranni.com); [cwild@subranni.com](mailto:cwild@subranni.com); [tom@subranni.com](mailto:tom@subranni.com)  
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. [rsolarz@kmlawgroup.com](mailto:rsolarz@kmlawgroup.com)  
U.S. Trustee [USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 6